

# **Town of Westford Zoning Board of Appeals**



## **Comprehensive Permit Rules & Regulations**

Adopted April 21, 2004

Amended October 20, 2004

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## **1.00: Purpose and Context**

These rules and regulations establish procedures for applications to the Westford Zoning Board of Appeals for comprehensive permits as defined under the Anti-Snob Zoning Act (Chapter 774 of the Acts of 1969), M.G.L. c. 40B, § 20-23. They are required by M.G.L. c. 40B, § 21, as amended by Stat. 1989, c. 593, and by 760 CMR 31.02. The purpose of that act and these rules and regulations is to facilitate the development of affordable housing in Massachusetts. Further explanation of the background and purpose is provided in the regulations of the Housing Appeals Committee, 760 CMR 30.01.

These rules and regulations alone are not sufficient to describe comprehensive permit procedures before the Zoning Board of Appeals. They must be read in conjunction with and implemented in a manner consistent with the complete regulations of the Housing Appeals Committee, 760 CMR 30.00 and 31.00 and with the Guidelines for Local Review of Comprehensive Permits, published periodically by the Department of Housing and Community Development. In addition, the Board's general rules and regulations for conduct of hearings under M.G.L. c. 40A apply to comprehensive permit applications. In case of inconsistency or conflict between those general rules and regulations for conduct and these rules and regulations, these rules and regulations shall govern.

## **2.00: Definitions**

- (a) Board means the Westford Zoning Board of Appeals established under M.G.L. c. 40A, § 12.
  
- (b) Local Board means any local Board or official, including, but not limited to Board of Health; Planning Board; Conservation Commission; Historical Commission; Water Commission, Master Plan Implementation Committee, Affordable Housing Committee, Westford Housing Authority or other committee; Fire, Police, Highway Department, or other department; Town Engineer, Building Inspector or similar official or Board; and the Board of Selectmen. All Boards, regardless of their geographical jurisdiction or their source of authority (that is, including Boards created by special acts of the legislature or

by other legislative action) shall be deemed local Boards if they perform functions usually performed by locally created Boards.

### **3.00: Filing, Time Limits, and Notice**

3.01: The application for a comprehensive permit shall consist of:

- (a) a copy of the Mass Housing Application, Local Initiative Program Application, and/or other applications for this development filed previous to the application for a Comprehensive Permit;
- (b) copies of any "site approval letter/project eligibility letter" that the applicant has obtained from any state or federal housing agency. The hearing will not be opened and the application will not be considered complete, if this letter is not part of the application;
- (c) preliminary site development plans showing the locations and outlines of proposed buildings; the proposed locations, general dimensions and materials for streets, drives, parking areas, walks and paved areas; and proposed landscaping improvements, proposed screening of neighboring parcels, open areas within the site, and common areas. All applications must have site development plans signed by a registered professional engineer;
- (d) a report on existing site conditions and a summary of conditions in the surrounding areas, showing the location and nature of existing buildings, existing abutting wells, the elevations, contours, size and shape of the immediately abutting lots, existing street elevations, traffic patterns, aquifer protection areas, wetlands, related edge zones and character of open areas, if any, in the neighborhood;
- (e) preliminary, scaled, architectural drawings. For each building the drawings shall be signed by a registered architect, and shall include typical floor plans, typical elevations, and sections, and shall identify construction type and exterior finish;

- (f) a detailed narrative statement as to how the exterior design of the proposed structures will be consistent with the surrounding neighborhood, comparing elevations, window configurations, setbacks, roof lines, and other exterior features with all surrounding public and private buildings within 400 yards;
- (g) major site features of the land such as existing stone walls, buildings, structures, bounds, large trees (over 18 inches diameter) or wooded areas, rock outcrops, water bodies, wetlands, streams and stream obstructions within 500 feet upstream and downstream from the subdivision property lines, existing trails, cart paths and historic artifacts;
- (h) existing and proposed contours at intervals of no greater than 2 feet for the entire site and immediate abutting properties;
- (i) a panoramic photograph of the site and immediate abutting properties;
- (j) all plans, including architectural, must be submitted in DWG computer diskette format as well as hard copy;
- (k) a tabulation of proposed buildings by type, size (number of bedrooms, floor area) and ground coverage, and a summary showing the percentage of the tract to be occupied by buildings, by parking and other paved areas, and by open areas, and the total dry and wet areas of the site;
- (l) where a subdivision of land is involved, a preliminary subdivision plan as defined by MGL ch. 41 §81L;
- (m) a preliminary utilities plan showing the proposed location and types of sewage, drainage, water facilities, including hydrants, electrical and telecom services, including but not limited to power, telephone, cable, and gas;

- (n) traffic report showing the impact of the proposed project on the existing traffic patterns and volume. The traffic report is to include an analysis suitable for public safety officials to determine the impact on the community;
- (o) a detailed narrative statement (with supporting documentation) of the impact of the project on town services, including a specific quantitative projection of the impact on schools, traffic, transportation, recreation, open space, roads and road maintenance, solid waste, police and safety services and utilities (including water, electric, and natural gas);
- (p) location and results of soil, percolation, and water table tests using the Department of Environmental Protection Soil Evaluation procedures under Title V. Water table tests are required under all proposed drainage detention facilities, under all buildings and adjacent to any road cuts greater than three feet (3');
- (q) existing drainage characteristics of the general area of the proposed project, and the effect of the proposed use and any proposed drainage facilities on the existing drainage characteristics, shall be included with the plan;
- (r) a preliminary drainage plan will be prepared by a Registered Professional Engineer in the Commonwealth of Massachusetts and show existing and proposed streets, lots, two foot (2') contours, and other pertinent data; the drainage limits and acreage of the area tributary to each storm-water inlet and culvert, location and type of inlets proposed; and location, size, length, invert elevations and slope of proposed drains and culverts, structural details of inlets, manholes, pipes, headwalls, and all other drainage structures required to complete the plan shall be attached. The grading plan may be used provided that it includes all the information required. The drainage design and construction must adhere to all requirements of the Westford Subdivision Rules and regulations and Regulations as amended;

- (s) a preliminary wastewater disposal plan will be prepared by a Registered Professional Engineer in the Commonwealth of Massachusetts and will depict all information required by the Board of Health for its consideration;
- (t) documents showing that the Applicant fulfills the jurisdictional requirements of 760 CMR 31.01, that is,
  - (i) the Applicant shall be a public agency, a non-profit organization, or a limited dividend organization,
  - (ii) the project shall be fundable by a subsidizing agency under a low and moderate income housing subsidy program, and
  - (iii) the Applicant shall control the site;
- (u) a list of requested exceptions to local requirements and regulations, including local codes, ordinances, bylaws or regulations. The list must specifically designate the bylaws, codes, rule or regulation and particular provision(s) thereof, from which relief is sought and the Board shall not accept evidence or allow relief from any provision not specified. Each provision specified for relief shall be copied in the application and the Applicant's proposed alternative to compliance shall be defined as to each item from which relief or exception is sought. The Applicant shall offer justification for each requested exemption as to public benefit, why granting the exemption is not inconsistent with the intent of local regulations and local needs, and the monetary impact regarding the financial feasibility of the project if the requested exemptions are not granted;
- (v) the Applicant's projected date to commence construction and the schedule for completion of all phases;
- (w) all financial information for the project. Include all Federal, State and private funding sources and project pro forma showing estimated costs, estimated income and projected

profit of the project.. All required information to review of the applicants financial projections, credentials and market projections shall be provided;

- (x) a table showing the size (sq. ft.) and planned sale price or rental rate of each unit in the proposed development, including both affordable and market rate units;
- (y) documentation, which specifies how compliance has been achieved with all applicable Federal and State requirements for access by, handicapped and disabled persons. Such evidence shall be signed by a registered architect, and;
- (z) abutters certified by the Board of Assessors showing names and addresses of abutting property owners and abutters to the abutters whose property is within three hundred (300) feet of the property lines of the property that is the subject of the application. Owners of property directly opposite said property on any public or private street(s) as they appear in the Assessor's records shall be considered direct abutters. Two mailing labels for each listed abutter shall be provided.

**3.02:** The application shall be accompanied by a filing fee as outlined in § 9.00. The application shall also be accompanied by a postage fee of \$**3.47** x each abutter on the Certified Abutter's List.

**3.03:** The Applicant shall submit twenty-five (25) copies of these items together with an application cover letter introducing the project. The copies should include twelve (12) full size plans and 13 reduced (11 x17) sized plans.

**3.04:** Within seven days of filing of the application, the Board shall notify each local official of the application and invite the participation of each local official who has a substantial interest in the application by providing such official with a copy of the entire application. The invitation shall state the due date for initial comments, which shall not be later than the opening of the hearing and said officials shall be invited to attend the hearing. During the course of the hearing the Board shall request additional input from pertinent Town departments and Boards and Committees as necessary.



## **4.00: Review of Applications and Review Fees**

**4.01:** If, after receiving an application, the Board determines that in order to review that application it requires technical advice unavailable from municipal employees or Boards and commissions, it may employ outside consultants including but not limited to Town Counsel, engineering, architecture, traffic, proforma analysis and facilitation. Whenever possible it shall work cooperatively with the Applicant to identify appropriate consultants and to negotiate payment of all consultant fees by the Applicant. Alternatively, the Board may, by majority vote, require that the Applicant pay a reasonable review fee for the employment of outside consultants chosen by the Board alone.

**4.02:** A review fee may be imposed only if:

- (a) the work of the consultant consists of review of studies and plans prepared on behalf of the Applicant, and not of independent studies on behalf of the Board,
- (b) the work is in connection with the Applicant's specific project, and
- (c) all written results and reports are made part of the record before the Board.

**4.03:** All fees assessed pursuant to this section shall be reasonable in light of:

- (a) the complexity of the proposed project as a whole,
- (b) the complexity of particular technical issues,
- (c) the number of housing units proposed,
- (d) the size and character of the site,

- (e) the projected construction costs, and
- (f) fees charged by similar consultants in the area.

As a general rule, the Board will not assess any fee greater than the amount that might be appropriated from local funds to review a similar local project.

**4.04:** Any invitation for bids or request for proposals shall indicate that award of the contract is contingent upon payment of a review fee. If the Applicant fails to pay the review fee within ten days of receiving written notification of selection of a bidder or offeror, the Board may deny the Comprehensive Permit.

**4.05:** Prior to paying the review fee, the Applicant may appeal the selection of the consultant to the Board of Selectmen.

- (a) The grounds for such an appeal shall be limited to claims that the consultant selected has a conflict of interest or does not possess the minimum required qualifications.
- (b) The minimum qualifications shall consist either of an educational degree in or related to the field at issue or three or more years of practice in the field at issue or a related field.
- (c) The required time limits for action upon the application by the Board shall be extended by the duration of the appeal. In the event that no decision is made by the Board of Selectmen within one month following the filing of the appeal, the selection made by the Board shall stand.

**4.06:** Each review fee shall be deposited in a special account established by the Municipal Treasurer pursuant to M.G.L. c. 44, § 53G.

- (a) Funds from the special account may be expended only for the purposes described in § 4.02, above,

- (b) Within 30 days of the completion of the project or of such time as the Applicant formally withdraws the proposal, the Applicant shall receive a final report of funds in the special account and shall be paid any unspent excess in the account, including accrued interest.
- (c) The Municipal Accountant shall submit annually a report of the special account to the Board of Selectmen and the Town Manager for their review. This report shall be published in the town annual report.

## **5.00: EVIDENCE**

The Board may, without limitation, receive and require evidence of the following matters:

### **5.01: Health and Safety**

- (a) Structural soundness of the proposed buildings;
- (b) Adequacy of sewage arrangements;
- (c) Adequacy of drainage arrangements;
- (d) Adequacy of fire protection;
- (e) Adequacy of the Applicant's proposed arrangements for dealing with the traffic circulation within the site, and adequacy of the arrangements which could be made by the Town for dealing with traffic generated by the project on adjacent streets;
- (f) Proximity of the proposed site to industrial activities, or other activities which may affect the health and safety of the occupants of the proposed housing;

- (g) The location of Wetlands subject to regulation under M.G.L. Ch. 131, § 40 and 310 CMR 10.00 et. seq. The best evidence in this regard is presumed to be a determination of the applicability by the Town Conservation Commission or a superseding order or adjudicatory determination by the Massachusetts Department of Environmental Protection (DEP). The Applicant is encouraged to request such a determination for submission at the hearing.

#### 5.02: Site and Building Design

- (a) Height, bulk, and placement of the proposed housing;
- (b) Physical characteristics of the proposed housing;
- (c) Height, bulk, and placement of surrounding structures and improvements;
- (d) Physical characteristics of the surrounding land;
- (e) Adequacy of parking spaces and arrangement;
- (f) Adequacy of open areas, including outdoor recreational areas, proposed within the building site;
- (g) The applicable building and site plan requirements of the subsidy financing agency, which shall be a condition on every application approved.

#### 5.03: Open Space

- (a) Availability of existing open spaces, as defined in 760 CMR 30.02(m) in the Town;

- (b) Current and projected utilization of existing open spaces and consequent need, if any, for additional open spaces, by the Town's population including occupants of the proposed housing;
- (c) Relationship of the proposed site to a Town Open Space or Outdoor Recreation Plan officially adopted by the Planning Board, and to any official actions to preserve open space taken with respect to the proposed site by the Town Meeting prior to the date of the Applicant's initial submission. The inclusion of the proposed site in said Open Space or Outdoor Recreation Plan shall create a presumption that the site is needed to preserve open spaces unless the Applicant produces evidence to the contrary,
- (d) Relationship of the proposed site and land adjacent to the proposed site to any Regional Open Space Plan prepared by the Northern Middlesex Council of Governments;
- (e) Current use of the proposed site and of land adjacent to the proposed site;
- (f) Inventory of sites suitable for use as open spaces and available for acquisition or other legal restriction as open spaces, in the Town; provided that the Board shall admit no evidence of any open space plan adopted only by the Town Conservation Commission or other Town body but not officially adopted by the Planning Board.

#### **5.04: Uneconomic Conditions**

- (a) The reasons that particular Town bylaws, requirements or regulations from which relief is sought make subsidized low and moderate income housing under the subsidy program proposed by the Applicant uneconomic including specific monetary impacts regarding the financial feasibility of the project if the requested exemptions are not granted;
- (b) The individual and combined financial effect of the Town-Bylaws, rules and regulations and regulations specified for relief on the housing proposal of the Applicant.;

- (c) The limitations imposed or likely to be imposed on the Applicant by the financing agency, with respect to size or character of the development, amount or nature of the subsidy, and permissible rentals and tenant incomes, and unit costs and buyer income levels.
- (d) Changes in rents, costs and unit sizes and number of the development as proposed which would be necessary to accommodate the otherwise effective Town requirements and regulations from which relief is sought.

**5.05: Tenant/Owner Selection.** The Board may inquire as to the tenant selection criteria of the subsidy agency and the Board will hear recommendations on tenant and owner selection for subsidized units. A permit may be conditioned on a certain tenant or owner selection plan, but such a plan, or lack thereof, shall not be cause for disapproval.

**5.06: Applicant's Evidentiary Obligation.** The Applicant is expected to provide engineering, financial and technical plans, calculations, and other data to support favorable findings on all of the foregoing issues, such information to be commensurate with the scale and complexity of the project and the relief sought in § 3.01. The Board shall refer to engineering and technical submissions usually submitted and accepted for comparable projects in the Town as a measure of engineering and technical sufficiency.

## **6.00: Public Hearing and Decision**

**6.01:** The Board shall hold a public hearing on the application within thirty days of its receipt. It may request the appearance at the hearing of such representatives of local officials as it considers necessary or helpful in reviewing the application. In making its decision, the Board shall take into consideration the recommendations of local officials.

**6.02:** The Board shall render a decision, based on a majority vote of the Board, within forty days after termination of the public hearing, unless such time period is extended by written agreement of the Board and the Applicant. The hearing is deemed terminated when the Board has determined that all public testimony has been received and all information required has been received.

**6.03:** The Board may dispose of the application in the following manner:

- (a) approve a Comprehensive Permit on the terms and conditions set forth in the application,
- (b) deny a Comprehensive Permit as not consistent with local needs, or as having failed to meet the minimum requirements of content specified by these rules and regulations, or
- (c) approve a Comprehensive Permit with conditions that do not render the construction or operation of such housing uneconomic.

**6.04:** Open Meeting Law. M.G.L. Ch. 39, § 23A-C applies to all proceedings hereunder. All communications shall be made to the Board at public open meeting. No communication shall be considered or made relevant to the decision unless it has been heard or read into the record at the hearing.

**6.05:** Stenographic and other records. The Board shall keep a record in accordance with M.G.L. Ch. 391 § 23A-C, and Ch. 66. Tape recording may be used, and the Board may make a stenographic record. Any person may make a stenographic record or audio tape, so long as such record making does not interfere with orderly proceedings. Film video recording shall be allowed with the Board's permission in particular instances.

**6.06:** Continuances. The Board shall grant no continuance on the time to open the hearing as required, within 30 days of receipt of the application, unless the Applicant has first withdrawn the application in writing to the Board. Following the opening of the hearing, the Board may continue the hearing to a date(s) certain, announced at the hearing with the assent of or on motion of the Applicant. Such continuance by agreement or on the Applicant's motion shall be reduced to a signed writing. The Board may also continue the hearing for a reasonable period of time, without the Applicant's consent, if additional information is needed to make a decision.

**6.07:** Withdrawal. The Applicant may in writing withdraw the application at any time without prejudice to re-application at any time, such re- application being subject to § 3.00 and 4.00 above.

**6.08:** Revisions following approval of Comprehensive Permit. Whether following a Board decision or following further review and decision by the Housing Appeals Committee, all revisions to approved plans as incorporated in the decision shall, forthwith and prior to implementation, be forwarded to the Board for determination within 14 days as to whether the change is substantial. A substantial revision shall be approved only after a hearing upon notice as required for an original application. Revisions deemed not substantial may be approved or denied at an open meeting of the Board.

**6.09:** The decision shall incorporate all plans, specifications, designs and other representations and materials necessary to assure construction and operation consistent with the project as heard and approved, and the Board shall sign each document for identification, and may require recording at the Registry of Deeds or in the Registered Land section of every document so incorporated.

## **7.00: Work Sessions**

**7.01:** Work sessions may be held between the Applicant, members of the Applicant's development team, officials of the Town of Westford, and the Town's reviewing consultants for the purposes of discussing the findings and recommendations of the reviewing consultants, discussing the waivers requested from local regulations, discussing issues raised at public hearings, and discussing potential solutions to these matters. Work sessions shall generally be held during normal business hours to enable maximum participation by interested parties.

**7.02:** No more than one Board member may be present at any given work session.

**7.03:** All work sessions shall be based on the information presented during the public hearing. Proceedings will be summarized, distributed to the Board prior to the next hearing, reported to the



Board by the Board member who attended the work session and read into the record of the hearing.

**7.04:** Recommended solutions of issues discussed or reached at work sessions shall be presented to the Board for its consideration. The Board may accept, reject or modify any recommendations discussed or reached at work sessions.

## **8.00: Appeals**

**8.01:** If the Board approves the Comprehensive Permit, any person aggrieved may appeal within the time period and to the court provided in M.G.L. c. 40A, § 17.

**8.02:** If the Board denies the Comprehensive Permit or approves the Permit with unacceptable conditions or requirements, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c. 40B, § 22.

## 9.00: Fee Schedule

NUMBER OF UNITS	PER UNIT FEE	BASE FEE
≤10	\$0.00	\$1,000.00
11-25	\$75.00	\$1,000.00
26-50	\$50.00	\$1,000.00
≥51	\$25.00	\$1,000.00

# OF UNITS	PER UNIT FEE	BASE FEE	TOTAL FEE
≤10	\$0.00	\$1,000.00	\$1,000.00
11	\$75.00	\$1,000.00	\$1,075.00
12	\$150.00	\$1,000.00	\$1,150.00
13	\$225.00	\$1,000.00	\$1,225.00
14	\$300.00	\$1,000.00	\$1,300.00
15	\$375.00	\$1,000.00	\$1,375.00
16	\$450.00	\$1,000.00	\$1,450.00
17	\$525.00	\$1,000.00	\$1,525.00
18	\$600.00	\$1,000.00	\$1,600.00
19	\$675.00	\$1,000.00	\$1,675.00
20	\$750.00	\$1,000.00	\$1,750.00
21	\$825.00	\$1,000.00	\$1,825.00
22	\$900.00	\$1,000.00	\$1,900.00
23	\$975.00	\$1,000.00	\$1,975.00
24	\$1,050.00	\$1,000.00	\$2,050.00
25	\$1,125.00	\$1,000.00	\$2,125.00
26	\$1,175.00	\$1,000.00	\$2,175.00
27	\$1,225.00	\$1,000.00	\$2,225.00
28	\$1,275.00	\$1,000.00	\$2,275.00
29	\$1,325.00	\$1,000.00	\$2,325.00
30	\$1,375.00	\$1,000.00	\$2,375.00
31	\$1,425.00	\$1,000.00	\$2,425.00
32	\$1,475.00	\$1,000.00	\$2,475.00
33	\$1,525.00	\$1,000.00	\$2,525.00
34	\$1,575.00	\$1,000.00	\$2,575.00
35	\$1,625.00	\$1,000.00	\$2,625.00
36	\$1,675.00	\$1,000.00	\$2,675.00
37	\$1,725.00	\$1,000.00	\$2,725.00
38	\$1,775.00	\$1,000.00	\$2,775.00
39	\$1,825.00	\$1,000.00	\$2,825.00
40	\$1,875.00	\$1,000.00	\$2,875.00

# OF UNITS	PER UNIT FEE	BASE FEE	TOTAL FEE
41	\$1,925.00	\$1,000.00	\$2,925.00
42	\$1,975.00	\$1,000.00	\$2,975.00
43	\$2,025.00	\$1,000.00	\$3,025.00
44	\$2,075.00	\$1,000.00	\$3,075.00
45	\$2,125.00	\$1,000.00	\$3,125.00
46	\$2,175.00	\$1,000.00	\$3,175.00
47	\$2,225.00	\$1,000.00	\$3,225.00
48	\$2,275.00	\$1,000.00	\$3,275.00
49	\$2,325.00	\$1,000.00	\$3,325.00
50	\$2,375.00	\$1,000.00	\$3,375.00
51	\$2,400.00	\$1,000.00	\$3,400.00
52	\$2,425.00	\$1,000.00	\$3,425.00
53	\$2,450.00	\$1,000.00	\$3,450.00
54	\$2,475.00	\$1,000.00	\$3,475.00
55	\$2,500.00	\$1,000.00	\$3,500.00
56	\$2,525.00	\$1,000.00	\$3,525.00
57	\$2,550.00	\$1,000.00	\$3,550.00
58	\$2,575.00	\$1,000.00	\$3,575.00
59	\$2,600.00	\$1,000.00	\$3,600.00
60	\$2,625.00	\$1,000.00	\$3,625.00
61	\$2,650.00	\$1,000.00	\$3,650.00
62	\$2,675.00	\$1,000.00	\$3,675.00
63	\$2,700.00	\$1,000.00	\$3,700.00
64	\$2,725.00	\$1,000.00	\$3,725.00
65	\$2,750.00	\$1,000.00	\$3,750.00
66	\$2,775.00	\$1,000.00	\$3,775.00
67	\$2,800.00	\$1,000.00	\$3,800.00
68	\$2,825.00	\$1,000.00	\$3,825.00
69	\$2,850.00	\$1,000.00	\$3,850.00
70	\$2,875.00	\$1,000.00	\$3,875.00

# OF UNITS	PER UNIT FEE	BASE FEE	TOTAL FEE
71	\$2,900.00	\$1,000.00	\$3,900.00
72	\$2,925.00	\$1,000.00	\$3,925.00
73	\$2,950.00	\$1,000.00	\$3,950.00
74	\$2,975.00	\$1,000.00	\$3,975.00
75	\$3,000.00	\$1,000.00	\$4,000.00
76	\$3,025.00	\$1,000.00	\$4,025.00
77	\$3,050.00	\$1,000.00	\$4,050.00
78	\$3,075.00	\$1,000.00	\$4,075.00
79	\$3,100.00	\$1,000.00	\$4,100.00
80	\$3,125.00	\$1,000.00	\$4,125.00
81	\$3,150.00	\$1,000.00	\$4,150.00
82	\$3,175.00	\$1,000.00	\$4,175.00
83	\$3,200.00	\$1,000.00	\$4,200.00
84	\$3,225.00	\$1,000.00	\$4,225.00
85	\$3,250.00	\$1,000.00	\$4,250.00
86	\$3,275.00	\$1,000.00	\$4,275.00
87	\$3,300.00	\$1,000.00	\$4,300.00
88	\$3,325.00	\$1,000.00	\$4,325.00
89	\$3,350.00	\$1,000.00	\$4,350.00
90	\$3,375.00	\$1,000.00	\$4,375.00
91	\$3,400.00	\$1,000.00	\$4,400.00
92	\$3,425.00	\$1,000.00	\$4,425.00
93	\$3,450.00	\$1,000.00	\$4,450.00
94	\$3,475.00	\$1,000.00	\$4,475.00
95	\$3,500.00	\$1,000.00	\$4,500.00
96	\$3,525.00	\$1,000.00	\$4,525.00
97	\$3,550.00	\$1,000.00	\$4,550.00
98	\$3,575.00	\$1,000.00	\$4,575.00
99	\$3,600.00	\$1,000.00	\$4,600.00
100	\$3,625.00	\$1,000.00	\$4,625.00